

IN THE UNITED STATES DISTRICT COURT

FOR THE DISTRICT OF OREGON

PORTLAND DIVISION

**ROHILLCO BUSINESS SERVICES, LLC,  
and GAP FUNDING COMPANY, LLC,**

Plaintiffs,

v.

**JPMORGAN CHASE BANK, N.A.,**

Defendant.

**MOSMAN, J.,**

No. 3:15-cv-02270-SB

OPINION AND ORDER

On June 24, 2016, Magistrate Judge Beckerman issued her Findings and Recommendation (F&R) [29], recommending the Motion to Dismiss for Failure to State a Claim [12] should be GRANTED. No objections to the Findings and Recommendation were filed.

**DISCUSSION**

The magistrate judge makes only recommendations to the court, to which any party may file written objections. The court is not bound by the recommendations of the magistrate judge, but retains responsibility for making the final determination. The court is generally required to make a *de novo* determination regarding those portions of the report or specified findings or recommendation as to which an objection is made. 28 U.S.C. § 636(b)(1)(C). However, the court is not required to review, *de novo* or under any other standard, the factual or legal conclusions of the magistrate judge as to those portions of the F&R to which no objections are addressed. *See Thomas v. Arn*, 474 U.S. 140, 149 (1985); *United States v. Reyna-Tapia*, 328 F.3d 1114, 1121

(9th Cir. 2003). While the level of scrutiny under which I am required to review the F&R depends on whether or not objections have been filed, in either case, I am free to accept, reject, or modify any part of the F&R. 28 U.S.C. § 636(b)(1)(C).

Upon review, I agree with Judge Beckerman's recommendation and I ADOPT the F&R [29] as my own opinion.

IT IS SO ORDERED.

DATED this 25 day of July, 2016.

/s/ Michael W. Mosman  
MICHAEL W. MOSMAN  
Chief United States District Judge